

11/01/10

Serial No. 09/820,803

Filing Date: March 30, 2001

Amendment and Response to Final Office Action dated November 12, 2008

### **Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

### **Listing of Claims:**

1. (Currently amended) A method, comprising:

executing computer implemented instructions performed by one or more processing agent processors for:

receiving information, by a processing agent via a network, information identifying a network user;

determining, by the processing agent responsive to receiving the information identifying the network user, a credit risk associated with making payments on behalf of the network user;

setting, at the processing agent, a payer registration status associated with the network user to one of an open a first payer status and or a closed second payer status based at least in part on the determined credit risk, wherein the open first payer status indicates the processing agent will process a payment request on behalf of the network user to at least one of is associated with a first set of payees, and wherein the closed second payer status indicates the processing agent will process a payment request on behalf of the network user to only is associated with a second set of payees, wherein the second set of payees is a subset of the first set of payees and wherein the first set of payees is different than the second set of payees;

determining that the payer status is set to the first payer status; and

transmitting, from the processing agent subsequent to determining that the payer status is set to the first payer status, a payment screen, wherein the payment screen only allows payment to one of the payees of the first second set of payees when the registration status associated with the network user is set to a closed status.

2. (Original) The method of claim 1, wherein the information identifying the network user is received from a sponsor of the network user.

3-11. (Canceled)

12. (Currently amended) The method of claim 1, wherein the second ~~particular~~ set of payees is determined by an entity other than the network user.

13. (Previously presented) The method of claim 12, wherein the entity is a sponsor of the network user.

14. (Currently amended) The method of claim 12, wherein the entity is the a processing agent.

15. (Currently amended) The method of claim 1, wherein setting the ~~payer~~ registration status associated with the network user to one of the ~~first payer open~~ status ~~or~~ and the second payer closed status is based at least in part upon the identity of a sponsor of the network user.

16. (Canceled)

17. (Withdrawn) A method for making a payment on behalf of a network user, comprising:

receiving, via a network, information identifying a network user and a request to make payment on behalf of the identified network user;

selecting one of a first mode and a second mode of operation based on the received information;

if the first mode of operation is selected, executing the request to make a payment on behalf of the network user to any payee designated in the received request; and

if the second mode of operation is selected, executing the request to make a payment on behalf of the network user only if one of a plurality of payees is designated in the received request.

18. (Withdrawn) A method for enrollment in an electronic payment service, comprising:

receiving a request, via a network, to enroll a network user in an electronic payment service, the request including information associated with the network user;

enrolling the network user based on the received information;

assigning a first user status to the enrolled network user;

subsequent to assigning the first user status to the enrolled network user, determining a credit risk associated with making payments on behalf of the enrolled network user based on the received information; and

if the credit risk is below a predetermined threshold, changing the first user status to a second user status;

wherein with the first user status assigned, a payment will be made on behalf of the enrolled network user to one of a plurality of payees, the plurality of payees being determined by other than the enrolled network user; and

wherein with the second user status assigned, a payment will be made on behalf of the enrolled network user to any payee designated by the enrolled network user.

19. (Withdrawn) The method of claim 18, wherein:

the network user is enrolled during a real-time communications session;

the first user status is assigned during the real-time communications session; and

the credit risk is determined subsequent to the real-time communications session.

20. (Withdrawn) The method of claim 19, further comprising:

receiving a request to execute a payment on behalf of the network user during the real-time communications session; and

accepting for execution the received request during the real-time communications session.

21. (Withdrawn) The method of claim 18, wherein:  
enrolling the network user includes verifying the received information; and  
the information associated with the network user is at least one of 1) information identifying the network user, and 2) information identifying a financial account associated with the network user.

22. (Withdrawn) The method of claim 18, further comprising:  
executing a plurality of payments on behalf of the enrolled network user;  
storing information associated with each of the executed plurality of payments;  
determining a payment history status based upon the stored information;  
if the determined payment history status is a first payment history status, assigning the enrolled network user the first user status; and  
if the determined payment history status is a second payment history status, assigning the enrolled network user the second user status.

23. (Withdrawn) The method of claim 22, wherein:  
executing a payment on behalf of the enrolled network user includes a debit to a financial account associated with the enrolled network user, the account maintained with a financial institution; and  
the stored information associated with each of executed plurality of payments includes at least one of 1) information indicating if the debit associated with each respective payment resulted in that debit not being honor by the financial institution, 2) information indicating a number of payments executed on behalf of the enrolled network user, and 3) a date of execution of each respective payment.

24. (Currently amended) A system, comprising:

a communications port configured to receive and transmit information via a network;

a memory configured to store information associated with providing electronic payment services; and

a processor in communication with the communications port and the memory and configured to 1) receive, ~~via the network and~~ from the communications port, information identifying a network user, 2) determine, responsive to receiving the information identifying the network user, a credit risk associated with making payments on behalf of the network user, 3) set a payer registration status associated with the network user to one of an open a first payer status and or a closed second payer status based at least in part on the determined credit risk, wherein the open first payer indicates the processing agent will process a payment request on behalf of the network user to at least one of is associated with a first set of payees, and wherein the closed second payer status indicates the processing agent will process a payment request on behalf of the network user to only is associated with a second set of payees, wherein the second set of payees is a subset of the first set of payees and wherein the first set of payees is different than the second set of payees, 4) ~~determine that the payer status is set to the first payer status, and~~ 5) 4) subsequent to the determination that the payer status is set to the first payer status, transmit a payment screen, wherein the payment screen only allows payment to one of the payees of the first second set of payees when the registration status associated with the network user is set to a closed status.

25. (Original) The system of claim 24, wherein the information identifying the network user is received from a sponsor of the network user.

26-34. (Canceled)

35. (Currently amended) The system of claim 24, wherein the second particular set of payees is determined by an entity other than the network user.

36. (Previously presented) The system of claim 35, wherein the entity is a sponsor of the network user.

37. (Currently amended) The system of claim 35, wherein the entity is ~~a~~ the processing agent.

38. (Currently amended) The system of claim 24, wherein setting the ~~payer~~ registration status associated with the network user to one of the ~~first payer open~~ status or ~~and the second payer closed~~ status is based at least in part upon the identity of a sponsor of the network user.

39. (Canceled)

40. (Withdrawn) A system for making a payment on behalf of a network user, comprising:

- a communication port configured to transmit and receive information via a network;

- a memory configured to store information associated with network users; and

- a processor in communication with the communications port and the memory and configured to 1) receive, via the network and from the communications port, information identifying a network user, and a request to make payment on behalf of the identified network user, and 2) select one of a first mode and a second mode of operation;

- wherein if the first mode of operation is selected, the processor is further configured to direct execution of the request to make payment on behalf of the network user to any payee designed in the received request; and

- wherein if the second mode of operation is selected, the processor is further configured to direct execution of the request to make payment on behalf of the network user only if one of a plurality of payees is designated in the received request.

41. (Withdrawn) A system for enrollment in an electronic payment service, comprising:

a communications port configured to transmit and receive information via a network;

a memory configured to stored information associated with providing an electronic payment service; and

a processor in communication with the communications port and the memory and configured to 1) receive, via the network and from the communications port, a request to enroll a network user in an electronic payment service, the request including information associated with the network user, 2) enroll the network user based upon the received information, 3) assign a first user status to the enrolled network user, 4) subsequent to assigning the first user status to the enrolled network user, determine a credit risk associated with making payments on behalf of the enrolled network user based on the received information, and 5) if the credit risk is below a predetermined threshold, changing the first user status to a second user status;

wherein with the first user status assigned, a payment will be made on behalf of the enrolled network user to one of a plurality of payees, the plurality of payees being determined by other than the enrolled network user; and

wherein with the second user status assigned, a payment will be made on behalf of the enrolled network user to any payee designated by the enrolled network user.

42. (Withdrawn) The system of claim 41, wherein:

the network user is enrolled during a real-time communications session;

the first status is assigned during the real-time communications session; and

the credit risk is determined subsequent to the real-time communications session.

43. (Withdrawn) The system of claim 42, wherein:

the processor is further configured to receive, via the network and from the communications port, a request to execute a payment on behalf of the network user during the real-time communications session, and accept for execution the received request during the real-time communications session.

44. (Withdrawn) The system of claim 42, wherein:

the processor is further configured to verify the received information to enroll the network user; and

the information associated with the network user is at least one of 1) information identifying the network user, and 2) information identifying a deposit account associated with the network user.

45. (Withdrawn) The system of claim 42, wherein:

wherein the processor is further configured to 1) direct execution of a plurality of payments on behalf of the enrolled network user, 2) store information associated with each of the executed plurality of payments in the memory, and 3) determine a payment history status based upon the stored information;

wherein if a first payment history status is determined, the processor is further configured to assign the first user status to the enrolled network user; and

wherein if a second payment history status is determined, the processor is further configured to assign the second user status to the enrolled network user.

46. (Withdrawn) The system of claim 45, wherein:

executing a payment on behalf of the enrolled network user includes a debit to a financial account associated with the enrolled network user maintained with a financial institution; and

the stored information associated with each of the plurality of payments includes at least one of 1) information indicating if the debit associated with each respective payment resulted the debit not being honored by the financial institution, and 2)



information indicating a number of payments executed on behalf of the enrolled network user.

47. (Canceled)

48. (Withdrawn) An article of manufacture for making a payment on behalf of a network user, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to: receive, via a network, information identifying a network user and a request to make payment on behalf of the identified network user;

select one of a first and a second mode of operation based upon the received information;

if the first mode of operation is selected, executing the request to make a payment on behalf of the network user to any payee designated in the received request; and

if the second mode of operation is selected, executing the request to make a payment on behalf of the network user only if one of a plurality of payees is designated in the received request.

49. (Withdrawn) An article of manufacture for enrollment in an electronic payment service, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive a request, via a network, to enroll a network user in an electronic payment service, the request including information associated with the network user;

enroll the network user based upon the received information;

assign a first user status to the enrolled network user;

subsequent to assigning the first user status to the enrolled network user, determine a credit risk associated with making payments on behalf of the enrolled network user based upon the received information; and

if the credit risk is below a predetermined threshold, change the first user status to a second user status;

wherein with the first user status assigned, a payment will be made on behalf of the enrolled network user to one of a plurality of payees, the plurality of predetermined payees being determined by other than the enrolled network user; and

wherein with the second user status assigned, a payment will be made on behalf of the enrolled network user to any payee designated by the enrolled network user.

50-55. (Canceled)

56. (Currently amended) A system, comprising:

means for receiving, ~~at processing agent processor information via a network,~~  
information identifying a network user;

means for determining, ~~responsive to receiving the information identifying the network user,~~ a credit risk associated with making payments on behalf of the network user;

means for setting a ~~payer~~ registration status associated with the network user to one of an open ~~a first payer~~ status ~~and or~~ a closed ~~second payer~~ status based at least in part on the determined credit risk, wherein the open ~~first payer~~ status indicates the processing agent processor will process a payment request on behalf of the network user to at least one of ~~is associated with a~~ first set of payees, and wherein the closed ~~second payer~~ status indicates the processing agent processor will process a payment request on

behalf of the network user to only is associated with a second set of payees, wherein the second set of payees is a subset of the first set of payees and wherein the first set of payees is different than the second set of payees;

~~means for determining that the payer status is set to the first payer status; and~~  
~~means for, subsequent to determining that the payer status is set to the first payer status,~~ transmitting, from the processing agent processor, a payment screen, wherein the payment screen only allows payment to one of the payees of the ~~first~~ second set of payees when the registration status associated with the network user is set to a closed status.

57. (Canceled)

58. (Canceled)

59. (Currently amended) The method of claim 1, wherein executing computer-implemented instructions performed by one or more processing agent processors further comprises executing computer-implemented instructions performed by one or more processing agent processors for further comprising:

setting the payer registration status to the ~~second payer~~ closed status prior to determining the credit risk and during a real-time communication session with the network user,

wherein the payer registration status is set to the ~~first payer~~ open status outside a real-time communication session with the network user.

60. (Currently amended) The method of claim 1, wherein determining ~~a~~ the credit risk comprises determining a first credit risk, and wherein executing computer-implemented instructions performed by one or more processing agent processors further comprises executing computer-implemented instructions performed by one or more processing agent processors for further comprising:

determining, subsequent to setting the payer registration status, a second credit

risk associated with making payments on behalf of the network user; and  
changing the ~~payer~~ registration status to the other of the ~~first payer~~ open status and the closed ~~second payer~~ status based at least in part on the determined second credit risk.

61. (Currently amended) The method of claim 1, wherein a payee is included in the ~~first~~ second set of payees as a result of (i) an agreement between the payee and a processing agent transmitting the payment screen, (ii) an agreement between a sponsor associated with the network user and a processing agent transmitting the payment screen, or (ii) an analysis of a history of payments directed to the payee.

62. (Currently amended) The method of claim 1, wherein executing computer-implemented instructions performed by one or more processing agent processors further comprises executing computer-implemented instructions performed by one or more processing agent processors for~~further comprising:~~

changing the ~~payer~~ registration status from the ~~first payer~~ closed status to the ~~second payer~~ open status.

63. (Currently amended) The method of claim 62, wherein executing computer-implemented instructions performed by one or more processing agent processors further comprises executing computer-implemented instructions performed by one or more processing agent processors for~~further comprising:~~

notifying the network user of the change in ~~payer~~ registration status.

64. (Currently amended) The method of claim 62, wherein executing computer-implemented instructions performed by one or more processing agent processors further comprises executing computer-implemented instructions performed by one or more processing agent processors for~~further comprising:~~

receiving a request from the network user to upgrade from the ~~first payer~~ closed

status to the ~~second payer open~~ status, wherein the payer registration status is changed from the closed first payer status to the ~~second payer open~~ status responsive to the received request.

65. (Currently amended) The method of claim 62, wherein executing computer-implemented instructions performed by one or more processing agent processors further comprises executing computer-implemented instructions performed by one or more processing agent processors for further comprising:

storing payment history associated with the network user, wherein the payer registration status is changed from the first payer closed status to the ~~second payer open~~ status based on the stored payment history.

66. (Currently amended) The method of claim 65, wherein changing the payer registration status from the first payer closed status to the first payer open status based on the stored payment history includes at least one of (i) determining a length of time the network user has been registered for payment processing, (ii) determining a number of payments directed by the network user, (iii) determining a number of payments directed by the network user for which a debit was not honored, or (iv) determining a function relating a number of payments directed by the network user for which a debit was not honored to a total number of payments directed by the network user.

67. (Canceled)

68. (Canceled)

69. (Currently amended) The system of claim 24, wherein the processor is further configured to:

set the ~~payer~~ registration status to the ~~second payer~~ closed status prior to determining the credit risk and during a real-time communication session with the network user,

wherein the ~~payer~~ registration status is set to the ~~first payer~~ open status outside a real-time communication session with the network user.

70. (Currently amended) The system of claim 24, wherein determining a credit risk comprises determining a first credit risk, and wherein the processor is further configured to:

determine, subsequent to setting the ~~payer~~ registration status, a second credit risk associated with making payments on behalf of the network user, and

change the ~~payer~~ registration status to the other of the ~~first payer~~ open status and the ~~second payer~~ closed status based at least in part on the determined second credit risk.

71. (Currently amended) The system of claim 24, wherein a payee is included in the ~~first~~ second set of payees as a result of (i) an agreement between the payee and a processing agent transmitting the payment screen, (ii) an agreement between a sponsor associated with the network user and a processing agent transmitting the payment screen, or (ii) an analysis of a history of payments directed to the payee.

72. (Currently amended) The system of claim 24, wherein the processor is further configured to:

change the ~~payer~~ registration status from the ~~first payer~~ closed status to the ~~second~~ payer open status.

73. (Currently amended) The system of claim 72, wherein the processor is further configured to:

notify the network user of the change in ~~payer~~ registration status.

74. (Currently amended) The system of claim 72, wherein the processor is further configured to:

receive, via the network and from the communications port, a request from the network user to upgrade from the ~~first payer closed~~ status to the ~~second payer open~~ status, wherein the payer registration status is changed from the ~~first payer closed~~ status to the ~~second payer open~~ status responsive to the received request.

75. (Currently amended) The system of claim 72, wherein the processor is further configured to:

store payment history associated with the network user in the memory, wherein the payer registration status is changed from the ~~first payer closed~~ status to the ~~second payer open~~ status based on the stored payment history.

76. (Currently amended) The system of claim 75, wherein changing the payer registration status from the ~~first payer closed~~ status to the ~~second payer open~~ status based on the stored payment history includes at least one of (i) determining a length of time the network user has been registered for payment processing, (ii) determining a number of payments directed by the network user, (iii) determining a number of payments directed by the network user for which a debit was not honored, or (iv) determining a function relating a number of payments directed by the network user for which a debit was not honored to a total number of payments directed by the network user.